

WHAT IS CLAIMED IS:

- 1 1. A method comprising the steps of:
- 2 a. creating a first brochure version template and a second
- 3 brochure version template, wherein each template has a variable print
- 4 field;
- 5 b. accessing a subscriber list of subscribers to the
- 6 periodical;
- 7 c. establishing a sorting criteria for sorting the subscriber
- 8 list into sub-lists;
- 9 d. generating a first sub-list of subscribers and a second
- 10 sub-list of subscribers based on the sorting criteria;
- 11 e. printing a first brochure version for each subscriber in
- 12 said first sub-list by calling up the first brochure version template and
- 13 subscriber information corresponding to the variable print field, and
- 14 printing the brochure using print information from the template and
- 15 subscriber information, wherein each printed first brochure version
- 16 includes personalized information unique to a subscriber included in
- 17 the first sub-list and to whom the printed first brochure version is
- 18 addressed;
- 19 f. printing a second brochure version for each subscriber in
- 20 said second sub-list by calling up the second brochure version
- 21 template and subscriber information corresponding to the variable
- 22 print field, and printing the brochure using print information from the
- 23 template and subscriber information, wherein each printed second

24 brochure version includes personalized information unique to a
25 subscriber included in the second sub-list and to whom the printed
26 first brochure version is addressed;

27 g. attaching the first and second printed brochure versions
28 to a respective copy of a periodical, and

29 h. sending each of the printed brochure versions with
30 attached periodical to the subscriber to which the brochure is
31 addressed.

1 2. A method as in claim 1 wherein the sorting criteria relates
2 to a characteristic of subscribers.

1 3. A method as in claim 2 wherein the sorting criteria relates
2 to subscriber fiscal credit.

1 4. A method as in claim 1 wherein at least 25% of the first and
2 second printed brochure versions includes substantive editorial or
3 public service information or both.

1 5. A method for targeting promotions to individual subscribers
2 of a periodical comprising the steps of:

3 a. selecting at least one sorting criteria to classify each of
4 the subscribers;

5 b. accessing a first database having information regarding
6 subscribers, and accessing at least a second database having
7 information on individuals that is related to the sorting criteria;

8 c. sorting subscribers into a first sub-group or a second
9 sub-group by applying the sorting criteria to the first database and the
10 at least second database;

11 d. printing a first brochure version for each of the
12 subscribers listed in said first sub-group, wherein each printed first
13 brochure version includes information targeted to subscribers in the
14 first sub-group and personalized information unique to the subscriber
15 to whom the printed first brochure version is addressed;

16 f. printing a second brochure version for each of the
17 subscribers listed in said first sub-group, wherein each printed second
18 brochure version includes information targeted to subscribers in the
19 second sub-group and personalized information unique to the
20 subscriber to whom the printed second brochure version is addressed;

21 g. attaching the first and second printed brochure versions
22 to respective copies of the periodical, and

23 h. sending each of the printed brochure versions with the
24 attached periodical to the subscriber to which the brochure is
25 addressed.

1 6. A method as in claim 5 wherein the sorting criteria relates
2 to a characteristic of the subscribers.

1 7. A method as in claim 7 wherein the sorting criteria relates
2 to subscriber fiscal credit.

1 8. A method as in claim 5 wherein at least 25% of the first and
2 second printed brochure versions includes substantive editorial or
3 public service information or both.

1 9. A method for targeting a financial product or service
2 promotion to subscribers of a periodical comprising the steps of:

3 a. selecting at least one qualifying criteria to sort the
4 subscribers, where the qualifying criteria relates to credit history;

5 b. for each subscriber, accessing a database of credit
6 histories and determining whether the credit history of the subscriber
7 satisfies the qualifying criteria;

8 c. assigning subscribers that satisfy the qualifying criteria
9 to a first group and assigning other subscribers to a second group.

10 d. printing a first brochure version for each subscriber in
11 said first group, wherein each printed first brochure version includes
12 a pre-approved activation coupon for the product or service, and the
13 coupon includes personalized information unique to the subscriber to
14 whom the printed first brochure version is addressed;

15 f. printing a second brochure version for each subscriber
16 listed in said second group, wherein each printed second brochure
17 version includes an application for the financial product or service,
18 which application has not been pre-approved, and said second
19 brochure version includes personalized information unique to the
20 subscriber to whom the printed second brochure version is addressed;

- 21 g. attaching the first and second printed brochure versions
22 to respective copies of the periodical, and
23 h. sending each of the printed brochure versions with the
24 attached periodical to the subscriber to whom the brochure is
25 addressed.

1 10. A method as in claim 9 further comprising the step of
2 sorting subscribers who currently have the financial product or
3 service prior to step (b) from those subscribers to be the subject of
4 steps (b) to (f).

1 11. A method as in claim 10 further comprising the steps of:

2 i. printing a third brochure version for each subscriber
3 currently having the financial product or service, wherein each
4 printed third brochure version includes coupons to promote the use of
5 the product or service, and said third brochure version includes
6 personalized information unique to the subscriber to whom the
7 printed second brochure version is addressed;

8 g. attaching the third brochure versions to respective copies
9 of the periodical, and proceeding to step (h).